

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In re: Mark Kesel

Case No.

10-41653

CHAPTER 11  
MONTHLY OPERATING REPORT  
(SMALL REAL ESTATE/INDIVIDUAL CASE)

SUMMARY OF FINANCIAL STATUS

MONTH ENDED: 08/31/11

PETITION DATE: 02/16/10

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).  
Dollars reported in \$1

	End of Current Month	End of Prior Month	As of Petition Filing
2. Asset and Liability Structure			
a. Current Assets	\$40,812	\$48,838	
b. Total Assets	\$2,646,321	\$2,692,135	\$2,645,342
c. Current Liabilities	\$34,609	\$31,969	
d. Total Liabilities	\$4,113,529	\$4,110,889	\$4,083,006
3. Statement of Cash Receipts & Disbursements for Month	Current Month	Prior Month	Cumulative (Case to Date)
a. Total Receipts	\$17,834	\$21,261	\$318,798
b. Total Disbursements	\$25,861	\$14,914	\$312,235
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)	(\$8,027)	\$6,347	\$6,563
d. Cash Balance Beginning of Month	\$27,682	\$21,334	\$346,886
e. Cash Balance End of Month (c + d)	\$19,656	\$27,682	\$353,450
4. Profit/(Loss) from the Statement of Operations	Current Month	Prior Month	Cumulative (Case to Date)
5. Account Receivables (Pre and Post Petition)	N/A	N/A	N/A
6. Post-Petition Liabilities	\$34,609	\$31,969	
7. Past Due Post-Petition Account Payables (over 30 days)	\$0		

At the end of this reporting month:

8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee) Yes X

9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee) X

10. If the answer is yes to 8 or 9, were all such payments approved by the court? X

11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee) X

12. Is the estate insured for replacement cost of assets and for general liability? X

13. Are a plan and disclosure statement on file? X

14. Was there any post-petition borrowing during this reporting period? X

15. Check if paid: Post-petition taxes X; U.S. Trustee Quarterly Fees X; Check if filing is current for: Post-petition tax reporting and tax returns: X. (Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 9-16-11

Responsible Individual

*Mark Kesel*

Revised 1/1/98

**BALANCE SHEET**  
 (Small Real Estate/Individual Case)  
 For the Month Ended 08/31/11

		<u>Check if Exemption Claimed on Schedule C</u>	<u>Market Value</u>
<b>Assets</b>			
<b>Current Assets</b>			
1 Cash and cash equivalents (including bank accts., CDs, etc.)			\$19,656
2 Accounts receivable (net)			
3 Retainer(s) paid to professionals			
4 Other: <u>Retainer to Bankruptcy Attorney</u>			\$21,156
5			
<b>6 Total Current Assets</b>			<u>\$40,812</u>
<b>Long Term Assets (Market Value)</b>			
7 Real Property (residential)			\$760,000
8 Real property (rental or commercial)			\$1,500,000
9 Furniture, Fixtures, and Equipment	X		\$5,225
10 Vehicles	X		\$4,000
11 Partnership interests			
12 Interest in corporations			
13 Stocks and bonds			
14 Interests in IRA, Keogh, other retirement plans	X		\$6,509
15 Other:			\$328,375
16 Personal items	X		\$1,400
<b>17 Total Long Term Assets</b>			<u>\$2,605,509</u>
<b>18 Total Assets</b>			<u>\$2,646,321</u>
<b>Liabilities</b>			
<b>Post-Petition Liabilities</b>			
<b>Current Liabilities</b>			
19 Post-petition not delinquent (under 30 days)			
20 Post-petition delinquent other than taxes (over 30 days)			
21 Post-petition delinquent taxes			
22 Accrued professional fees			\$34,609
23 Other:			
24			
<b>25 Total Current Liabilities</b>			<u>\$34,609</u>
<b>26 Long-Term Post Petition Debt</b>			
<b>27 Total Post-Petition Liabilities</b>			<u>\$34,609</u>
<b>Pre-Petition Liabilities (allowed amount)</b>			
28 Secured claims (residence)			\$889,373
29 Secured claims (other)			\$1,556,810
30 Priority unsecured claims			\$0
31 General unsecured claims			\$1,632,737
32 <b>Total Pre-Petition Liabilities</b>			<u>\$4,078,920</u>
<b>33 Total Liabilities</b>			<u>\$4,113,529</u>
<b>Equity (Deficit)</b>			
<b>34 Total Equity (Deficit)</b>			<u>(\$1,467,208)</u>
<b>35 Total Liabilities and Equity (Deficit)</b>			<u>\$2,646,321</u>

**NOTE:**

Indicate the method used to estimate the market value of assets (e.g., appraisals, familiarity with comparable market prices, etc.) and the date the value was determined.

## SCHEDULES TO THE BALANCE SHEET

### Schedule A Rental Income Information

**List the Rental Information Requested Below By Properties (For Rental Properties Only)**

	<u>Property 1</u>	<u>Property 2</u>	<u>Property 3</u>
1 <b>Description of Property</b>	1306 MLK Jr Way		
2 <b>Scheduled Gross Rents</b>	<u>\$17,834</u>		
3 <b>Less:</b>			
4 <b>Vacancy Factor</b>			
5 <b>Free Rent Incentives</b>			
5 <b>Other Adjustments</b>			
6 <b>Total Deductions*</b>	<u>\$29,207</u>	<u>\$0</u>	<u>\$0</u>
7 <b>Scheduled Net Rents</b>	<u>(\$11,373)</u>	<u>\$0</u>	<u>\$0</u>
8 <b>Less: Rents Receivable (2)</b>			
9 <b>Scheduled Net Rents Collected (2)</b>	<u>(\$11,373)</u>	<u>\$0</u>	<u>\$0</u>

(2) To be completed by cash basis reporters only.

### Schedule B Recapitulation of Funds Held at End of Month

	<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10 <b>Bank</b>	<u>Wells Fargo Bank</u>	<u>Apt Building (MB)</u>	<u>Other</u>
11 <b>Account No.</b>	<u>9526265245</u>	<u>41317556</u>	
12 <b>Account Purpose</b>	<u>Personal</u>		
13 <b>Balance, End of Month</b>	<u>\$7,742</u>	<u>\$11,289</u>	<u>\$625</u>
14 <b>Total Funds on Hand for all Accounts</b>	<u><b>\$19,656</b></u>		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

# STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 08/31/11

		Actual Current Month	Cumulative (Case to Date)
<b>Cash Receipts</b>			
1	Rent/Leases Collected (Inc. Sec. Dep. \$3875)	\$17,834	
2	Cash Received from Sales		
3	Interest Received		
4	Borrowings		
5	Funds from Shareholders, Partners, or Other Insiders		
6	Capital Contributions		
7			
8			
9			
10			
11			
12	<b>Total Cash Receipts</b>	<b>\$17,834</b>	
<b>Cash Disbursements</b>			
13	Selling		
14	Administrative		
15	Capital Expenditures		
16	Principal Payments on Debt		
17	Apartment Building Mortgage	\$6,697	
18	Rent/Lease:		
19	Personal Property		
20	Office Lease	\$393	
21	Amount Paid to Owner(s)/Officer(s)		
22	Salaries		
23	Draws		
24	Commissions/Royalties		
25	Expense Reimbursements		
26	Other		
27	Salaries/Commissions (less employee withholding)		
28	Management Fees		
29	Taxes:		
30	Employee Withholding		
31	Business related taxes and fees		
32	Real Property Taxes		
33	Other Taxes (US Trustee)		
34	Other Cash Outflows:		
35	Apartment Building Opereting Exp. (Inc. Sec. Dep. Refund \$4,464)	\$8,117	
36	Mortgage Payment & Equity Line of Credit (Personal)	\$3,490	
37	Living expenses (Inc. Bus. Exps \$768; ins. Exp \$922)	\$2,938	
38	Child support	\$750	
39	Tuition	\$3,476	
40	<b>Total Cash Disbursements*:</b>	<b>\$25,861</b>	
38	<b>Net Increase (Decrease) in Cash</b>	<b>(\$8,027)</b>	
39	<b>Cash Balance, Beginning of Period</b>	<b>\$27,682</b>	
40	<b>Cash Balance, End of Period *</b>	<b>\$19,656</b>	

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# PMA

® Wells Fargo® PMA Package

Questions? Please contact us:

**Wells Fargo Premier Banking Team™**

Available 24 hours a day, 7 days a week

Phone: 1-800-742-4932 , TTY: 1-800-600-4833

Spanish: 1-877-727-2932 , TTY: 1-888-355-8052

Chinese: 1-800-288-2288

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A.

P.O. Box 6995

Portland, OR 97228-6995

MARK KESEL  
DEBTOR IN POSSESSION  
CH 11 CASE# 10-41653 (NCA)  
59 STRATFORD RD  
KENSINGTON CA 94707-1241

**August 31, 2011**

<b>Total assets:</b>	<b>\$7,880.52</b>
Last month:	\$9,739.73
Change in \$:	\$(1,859.21)
Change in %:	(19.09)%

<b>Total liabilities:</b>	<b>\$198,590.89</b>
Last month:	\$198,593.31
Change In \$:	\$(2.42)
Change in %:	0.00%

<b>Qualifying Balance :</b>	<b>\$206,471.41</b>
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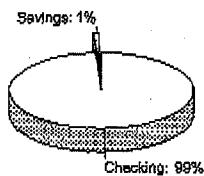
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## Overview of your PMA account

### Assets

Account (Account Number)	Percent of total	Balance last month (\$)	Balance this month (\$)	Increase/decrease (\$)	Percent change
PMA* Prime Checking Account (9526265245)	98%	9,395.46	7,741.61	(1,653.85)	(17.60)%
Wells Fargo Teen Checking™ (5027606713)	<1%	243.39	38.02	(205.37)	(84.38)%
Wells Fargo Way2Save® Savings (1102877717)	N/A	0.00	0.00	0.00	0.00%
Wells Fargo Money Market Savings™ (2527627471)	1%	100.88	100.89	0.01	0.01%
<b>Total assets</b>		<b>\$9,739.73</b>	<b>\$7,880.52</b>	<b>(\$1,859.21)</b>	<b>(19.09)%</b>

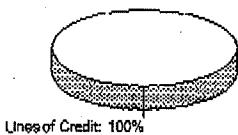
#### Total asset allocation (by account type)



### Liabilities

Account (Account Number)	Percent of total	Outstanding balance last month (\$)	Outstanding balance this month (\$)	Increase/decrease (\$)	Percent change
Smartfit Home Equity LCA (6519200207-1998)	100%	198,593.31	198,590.89	(2.42)	0.00%
<b>Total liabilities</b>		<b>\$198,593.31</b>	<b>\$198,590.89</b>	<b>(\$2.42)</b>	<b>0.00%</b>

#### Total liability allocation (by account type)



### Available credit

The information below may not be current. Be sure to verify the credit available on your accounts when accessing your credit lines.

Account	Approved credit line	Credit used	Credit available
Smartfit Home Equity LCA (6519200207-1998)	200,000.00	197,879.47	0.00
<b>Total available credit</b>	<b>\$200,000.00</b>	<b>\$197,879.47</b>	<b>\$0.00</b>

 OVERVIEW OF YOUR PMA ACCOUNT (CONTINUED)**Interest, dividends and other income**

The information below should not be used for tax planning purposes.

Account	This month	This year
PMA® Prime Checking Account (9526265245)	0.38	1.68
Wells Fargo Money Market Savings™ (2527627471)	0.01	0.10
<b>Total Interest, dividends and other income</b>	<b>\$0.39</b>	<b>\$1.78</b>

**Interest expense**

Account	This month	This year
Smartfit Home Equity LCA (6518200207-1998)	715.00	4,877.01
<b>Total interest expense</b>	<b>\$715.00</b>	<b>\$4,877.01</b>

Effective October 3, 2011, the Overdraft Protection Transfer/Advance fee from a linked Line of Credit will be \$12.50 per advance per day. If your eligible Line of Credit is providing Overdraft Protection to any of the following PMA checking accounts, the advance fee will continue to be waived: PMA Prime Checking, PMA Premier Checking, PMA Money Market Checking, or a PMA Checking.

Please refer to your Consumer Account Fee and Information Schedule for additional information regarding the accounts that are eligible to provide Overdraft Protection for your checking account.

The "Overview of your PMA Account" section of your statement is provided for informational and convenience purposes. The Overview shows activity and information from (1) deposit, credit and trust accounts with Wells Fargo Bank, N.A., and (2) brokerage accounts with Wells Fargo Advisors, LLC, HD Vest Investment Services or Wells Fargo Advisors Financial Network, LLC (members SIPC); brokerage accounts are carried and cleared through First Clearing, LLC; (3) Wells Fargo Funds Management, LLC provides investment advisory and administrative services for Wells Fargo Advantage Funds; other affiliates provide subadvisory and other services for the Funds; and (4) insurance products offered through non-bank insurance agency affiliates of Wells Fargo & Company and underwritten by unaffiliated insurance companies.

**When Change Comes**

Wells Fargo Online can help you keep up with your everyday financial needs. Easily move money between your Wells Fargo accounts, or to and from your accounts at other banks. Monitor your Wells Fargo accounts with text and email account alerts. Manage budgeting, spending, and saving with user-friendly online tools. Go to [wellsfargo.com](http://wellsfargo.com) (consumer accounts) or [wellsfargo.com/biz](http://wellsfargo.com/biz) (business accounts) to sign up or sign on today.

# PMA® Prime Checking Account

## Activity summary

Balance on 8/1	9,395.46
Deposits/Additions	9,000.38
Withdrawals/Subtractions	-10,654.23
<b>Balance on 8/31</b>	<b>\$7,741.61</b>

Account number: 9526265245

**MARK KESEL**  
**DEBTOR IN POSSESSION**  
**CH 11 CASE#10-41653 (NCA)**

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: **1-800-742-4932**

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

## Overdraft protection

Your account is linked to the following for Overdraft Protection:

- Savings - 2527627471

## Interest you've earned

Interest earned this month	\$0.38
Average collected balance this month	\$8,972.05
Annual percentage yield earned	0.05%
Interest paid this year	\$1.68

## Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
	<b>Beginning balance on 8/1</b>				<b>9,395.46</b>
8/1	Anthem Bc RA-0201003 110729 000000249046324 Mark Kesel			766.00	8,629.46
8/3	Deposit		5,000.00		
8/3	Bill Pay Equity On-Line Xxxxxxx2071998 On 08-03			715.00	
8/3	Cardmember Serv Web Pymt 110802 462300856537783			381.75	
	Kesel,Mark				
8/3	AT&T Services Checkpymt 080211 03118 A5105247944348	A3118		67.58	12,465.13
	11214				
8/5	Bank of America Mortgage Aug 11 Xxxxx4921 Kesel M			2,774.66	
8/5	Check	3121		54.92	9,635.55
8/9	Check	3119		750.00	8,885.55
8/18	POSPurchase - 08/17 Mach ID 000000 The Home Depot El			294.63	8,590.92
	Cerrito CA 7442 0046123001743687 ?McC=5200				
8/22	Cardmember Serv Web Pymt 110819 462300856537783			242.81	
	Kesel,Mark				
8/22	Check	3122		101.13	8,246.98
8/23	Anthem Bc RA-0201003 110822 000000253672756 Mark Kesel			158.00	8,080.98
8/26	Deposit		4,000.00		12,090.98
8/29	POSPurchase - 08/26 Mach ID 000000 Orchard Supply Berkeley			61.92	
	CA 7442 00581239108995403 ?McC=5251				
8/29	POSPurchase - 08/27 Mach ID 000000 Office Depot 00			61.56	11,967.50
	Berkeley CA 7442 00381239831711260 ?McC=5943				
8/30	Cardmember Serv Web Pymt 110827 462300856537783			400.27	11,567.23
	Kesel,Mark				
8/31	Check Crd Purchase 08/30 Star Rooter and Plumbi Hayward CA			350.00	
	434256Xxxxxx7442 243140013726998 ?McC=1771 01				
8/31	Check	3120		3,476.00	
8/31	Interest Payment		0.38		7,741.61
	<b>Ending balance on 8/31</b>				<b>7,741.61</b>
<b>Totals</b>			<b>\$9,000.38</b>	<b>\$10,654.23</b>	

Key to symbols: A Converted check: Paper check converted to an electronic format by your payee or designated representative.  
 Converted checks cannot be returned, copied or imaged.

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## PMA • PRIME CHECKING ACCOUNT (CONTINUED)

Summary of checks written (checks listed are also displayed in the preceding Transaction history section)

Number	Date	\$ Amount	Number	Date	\$ Amount	Number	Date	\$ Amount
3118	8/3	67.58	3120	8/31	3,476.00	3122	8/22	101.13
3119	8/9	750.00	3121	8/5	54.92			

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# Wells Fargo Teen Checking<sup>SM</sup>

## Activity summary

Balance on 8/1	243.39
Deposits/Additions	113.00
Withdrawals/Subtractions	-318.37
<b>Balance on 8/31</b>	<b>\$38.02</b>

Account number: 5027606713

**DANIELLA KESEL**  
**MARK KESEL**

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: **1-800-742-4932**

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

## Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
	<b>Beginning balance on 8/1</b>				<b>243.39</b>
8/2	Check Crd Purchase 07/31 Galrya Efts Zfat Ip 434256Xxxxx9833 214140008992633 ?McC=5971 90			20.39	
8/2	International Purchase Transaction Fee			0.61	222.39
8/3	Check Crd Purchase 08/01 Dually Ltd Vending Mac Ramat Gan Ip 434256Xxxxx9833 215140009416027 ?McC=5921 90			1.62	
8/3	International Purchase Transaction Fee			0.04	
8/3	Check Crd Purchase 08/01 Dually Ltd Vending Mac Ramat Gan Ip 434256Xxxxx9833 215140009414130 ?McC=5921 90			2.05	
8/3	International Purchase Transaction Fee			0.06	
8/3	Check Crd Purchase 08/01 Dually Ltd Vending Mac Ramat Gan Ip 434256Xxxxx9833 215140009414131 ?McC=5921 90			2.05	
8/3	International Purchase Transaction Fee			0.06	
8/3	Check Crd Purchase 08/01 Dually Ltd Vending Mac Ramat Gan Ip 434256Xxxxx9833 215140009416028 ?McC=5921 90			2.05	
8/3	International Purchase Transaction Fee			0.06	214.40
8/4	Check Crd Purchase 08/02 Eintered Tel Aviv Lod Ip 434256Xxxxx9833 216140012048432 ?McC=5812 90			5.49	
8/4	International Purchase Transaction Fee			0.16	
8/4	Check Crd Purchase 08/02 James Richardson Ter Lod Ip 434256Xxxxx9833 216140012048330 ?McC=5309 90			16.80	
8/4	International Purchase Transaction Fee			0.50	
8/4	Check Crd Purchase 08/02 James Richardson Ter Lod Ip 434256Xxxxx9833 216140012048331 ?McC=5309 90			20.70	
8/4	International Purchase Transaction Fee			0.62	170.13
8/5	Check Crd Purchase 08/02 Mtbea Atik Jerusalem Ip 434256Xxxxx9833 217140015435883 ?McC=5947 90			27.28	
8/5	International Purchase Transaction Fee			0.81	
8/5	POS Purchase - 08/05 Mach ID 000000 Zebra Inc 2467 Berkeley CA 9833 00301217677653152 ?McC=5999			61.05	80.99
8/8	Check Crd Purchase 08/06 Coldstone #2156 San Francisco CA 434256Xxxxx9833 220140007327920 ?McC=5812 90			3.89	
8/8	POS Purchase - 08/07 Mach ID 000000 Cv's 03026 03026 Berkeley CA 9833 00581219713441398 ?McC=5912			4.99	72.11
8/9	Check Crd Purchase 08/07 Urban-Outfitters #0013 Berkeley CA 434256Xxxxx9833 221140004982526 ?McC=5651 90			14.13	57.98
8/12	Deposit		113.00		170.98
8/15	Check Crd Purchase 08/11 Urban-Outfitters #0013 Berkeley CA 434256Xxxxx9833 226140018584337 ?McC=5651 90			13.04	
8/15	Check Crd Purchase 08/12 Urban-Anthropologie #2 972-550-2751 PA 434256Xxxxx9833 226140008544257 ?McC=5651 01			64.09	93.85

## WELLS FARGO TEEN CHECKING™ (CONTINUED)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
8/26	Check Crd Purchase 08/24 Urban-Anthropologie #2 972-550-2751 PA 434256Xxxxx9833 238140005272543 ?McC=5651 01		43.28		50.57
8/29	Check Crd Purchase 08/26 Adolph Gasser Inc San Francisco CA 434256Xxxxx9833 241140013075843 ?McC=7221 90			12.55	38.02
<b>Ending balance on 8/31</b>					<b>38.02</b>
<b>Totals</b>					<b>\$113.00</b>
					<b>\$318.37</b>

# Wells Fargo Way2Save® Savings

## Activity summary

Balance on 8/1	0.00
Deposits/Additions	0.00
Withdrawals/Subtractions	-0.00
<b>Balance on 8/31</b>	<b>\$0.00</b>

Account number: 1102877717

DANIELLA KESEL  
MARK KESEL

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

## Interest you've earned

Interest paid on 8/31	\$0.00
Average collected balance this month	\$0.00
Annual percentage yield earned	0.00%
Interest paid this year	\$0.00

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# Wells Fargo Money Market Savings<sup>SM</sup>

## Activity summary

Balance on 8/1	100.88
Deposits/Additions	0.01
Withdrawals/Subtractions	-0.00
<b>Balance on 8/31</b>	<b>\$100.89</b>

Account number: 2527627471

MARK KESEL

DEBTOR IN POSSESSION

CH 11 CASE#10-41653 (NCA)

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

## Interest you've earned

Interest earned this month	\$0.01
Average collected balance this month	\$100.88
Annual percentage yield earned	0.12%
Interest paid this year	\$0.10

## Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
	<b>Beginning balance on 8/1</b>			<b>100.88</b>
8/31	Interest Payment		0.01	100.89
	<b>Ending balance on 8/31</b>			<b>100.89</b>
	<b>Totals</b>			<b>\$0.01</b>
				<b>\$0.00</b>

## **Worksheet to balance your checking account**

1. Go through your check register and mark each check (this includes cancelled, converted and substitute checks that may appear on your statement), withdrawal, ATM transaction, payment, deposit or other credit listed in the "Transaction history" section of your statement. Be sure your register shows any interest or dividends paid into your account and any service charges, automatic payments or transfers withdrawn from your account during this statement period.
2. Using the chart below, list any outstanding, converted or substitute checks, as well as any ATM withdrawals, payments or any other withdrawals (including any from previous months) which are listed in your register but are not shown on your statement.
3. Balance your account by filling in the spaces below.

ENTER

**A** The "ending balance" shown on your statement

5

 ADD

**B** Any deposits listed in your register or transfers into your account which are not shown on your statement

\$  
\$  
\$  
\$  
\$

④ CALCULATE SUBTOTAL  
(Add parts **A** and **B**)

5

 **SUBTRACT**  
 **Total of outstanding checks and withdrawals from the chart at right.**

- 5

**CALCULATE  
ENDING BALANCE  
(Part A + Part B - Part C)**

5

## **General statement policies for Wells Fargo Bank**

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of Information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **Checking account information.** After balancing your checking account, please report any differences to us as soon as possible but no later than within 30 days. Special provisions, including a reporting period of up to 60 days, apply if the difference involves an electronic funds transfer. These provisions are explained below.

■ In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

**1. Tell us your name and account number (if any)**

2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

■ Deposit and loan products offered by Wells Fargo Bank, N.A., Member FDIC.





# **Notice of Americans with Disabilities Act Settlement by Wells Fargo & Company (including Wachovia)**

The U.S. Department of Justice has obtained a Settlement with Wells Fargo under the Americans with Disabilities Act (ADA). The Settlement addresses all violations of Title III of the ADA, including Wells Fargo's failure to communicate effectively with people with disabilities such as its past refusal to accept relay calls from people who are deaf, are hard of hearing, or have speech disabilities. A copy of the Settlement is available at [www.ada.gov](http://www.ada.gov) or can be obtained by emailing [WFclaims@usdoj.gov](mailto:WFclaims@usdoj.gov) or calling 1-800-514-0301 (voice) or 1-800-514-0383 (TTY).

## **Possible payments to individuals harmed by disability discrimination**

Who is eligible for payment? If you experienced discrimination based on disability, such as being denied effective communication, you may be able to get a payment.

How can you submit a claim? You may obtain information on how to submit a claim in several ways: (1) by sending an email with your name, address, and telephone number requesting claim information to [WFclaims@usdoj.gov](mailto:WFclaims@usdoj.gov); (2) by visiting the ADA Home Page at [www.ada.gov](http://www.ada.gov), or (3) by calling the Disability Rights Section at 866-708-1273 (voice mail) or 866-544-5309 (TTY). Act now! All claims must be received by January 29, 2012. Claims received after that date are not eligible for possible payment.

How will claims be processed? All claims will be evaluated by the Civil Rights Division, which will make the final decisions about who receives a payment and the payment amount. Anyone found eligible to receive a payment must sign a release of claims before any payment will be made.

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24-Hour Tele Banking: 888.400.6324  
 Client Services: 800.797.6324  
[www.mechanicsbank.com](http://www.mechanicsbank.com)

Account Number **xxxxxx7556**

B

NEOVISION, LLC  
 1025 SOLANO AVE  
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 to see what's new!

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**RELATIONSHIP BUSINESS CHECKING ACCOUNT **xxxxxx7556****

**Your Account at a Glance**

Minimum Balance	\$11,288.88	Last Statement	07/29/11	\$22,661.50
Avg Available Balance	\$16,895.96	2 Credits		\$17,834.44
Average Balance	\$17,814.28	21 Debits		\$29,207.06
		This Statement	08/31/11	\$11,288.88

OK

**Deposits**

REF#	DATE	AMOUNT	REF#	DATE	AMOUNT	REF#	DATE	AMOUNT
11	08/03	\$11,599.37	19	08/12	\$6,235.07			

**Checks**

CHECK#	DATE	AMOUNT	CHECK#	DATE	AMOUNT	CHECK#	DATE	AMOUNT
1211*	08/02	\$105.00	1223	08/24	\$198.00 ✓	1230	08/23	\$20.56 ✓
1217	08/03	\$2,000.00 ✓	1224	08/10	\$680.00 ✓	1231	08/22	\$485.00 ✓
1218	08/18	\$120.00 ✓	1225	08/17	\$46.74 ✓	1232	08/26	\$690.57 ✓
1219	08/01	\$5,000.00 ✓	1226	08/17	\$16.85 ✓	1233	08/22	\$1,054.00 ✓
1220	08/09	\$199.54 ✓	1227	08/16	\$2,000.00 ✓	1234	08/30	\$123.12 ✓
1221	08/05	\$392.73 ✓	1228	08/16	\$269.61 ✓	1235	08/29	\$4,000.00 ✓
1222	08/04	\$5,000.00 ✓	1229	08/18	\$108.64 ✓			

(\*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

Please refer to important information on page 2





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Client Services: 800.797.6324

www.mechanicsbank.com

NEOVISION, LLC

Account Number x00000x7556

**RELATIONSHIP BUSINESS CHECKING ACCOUNT x00000x7556**
**Other Debits**

DATE	DESCRIPTION	AMOUNT
08/08	COHEN RECEIPT CASH CONC	6,696.70 ✓

**Daily Balance**

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
08/01	\$17,661.50	08/09	\$14,866.90	08/22	\$16,321.13
08/02	\$17,556.50	08/10	\$14,186.90	08/23	\$16,300.57
08/03	\$27,155.87	08/12	\$20,421.97	08/24	\$16,102.57
08/04	\$22,155.87	08/16	\$18,152.36	08/26	\$15,412.00
08/05	\$21,763.14	08/17	\$18,066.77	08/29	\$11,412.00
08/08	\$15,066.44	08/18	\$17,860.13	08/30	\$11,288.88


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Please refer to important information on page 2



MEMBER FDIC

24-Hour Tele Banking: 888.400.6324  
 Client Services: 800.797.6324  
[www.mechanicsbank.com](http://www.mechanicsbank.com)

NEOVISION, LLC

Account Number xxxxxxxx7556

NEOVISION, LLC  
1211  
07/15/2011  
RECEIVED  
Electronic Security Systems \$ 105.00  
The hundred five and 00/100 DOLLARS & 00/100  
Mechanics Bank  
Dennis Lushov *D.Lushov*  
412110203601211 041-317556#

08/02/11 1211 \$105.00

NEOVISION, LLC  
1218  
07/29/2011  
RECEIVED  
BPOA \$ 180.00  
The hundred eighty and 00/100 DOLLARS & 00/100  
Mechanics Bank  
Member FDIC (Raw) *D.Lushov*  
412110203601218 041-317556#

08/18/11 1218 \$120.00

NEOVISION, LLC  
1220  
08/03/2011  
RECEIVED  
PG & E \$ 199.54  
The hundred ninety-nine and 54/100 DOLLARS & 00/100  
Mechanics Bank  
Member FDIC (Raw) *D.Lushov*  
412110203601220 041-317556#

08/09/11 1220 \$199.54

NEOVISION, LLC  
1222  
08/03/2011  
RECEIVED  
Mark Kesel \$ 5,000.00  
Five thousand and 00/100 DOLLARS & 00/100  
Mechanics Bank  
Member FDIC (Raw) *D.Lushov*  
412110203601222 041-317556#

08/04/11 1222 \$5,000.00

NEOVISION, LLC  
1224  
Aug. 5, 2011  
RECEIVED  
Dennis Lushov \$ 680.00  
Six hundred eighty and 00/100 DOLLARS & 00/100  
Mechanics Bank  
Member FDIC (Raw) *D.Lushov*  
412110203601224 041-317556#

08/10/11 1224 \$680.00

NEOVISION, LLC  
1217  
July 15, 2011  
RECEIVED  
Rebecca Govea \$ 200.00  
Two hundred and 00/100 DOLLARS & 00/100  
Mechanics Bank  
Member FDIC (Raw) *D.Lushov*  
412110203601217 041-317556#

08/03/11 1217 \$2,000.00

NEOVISION, LLC  
1219  
07/09/2011  
RECEIVED  
Mark Kesel \$ 5,000.00  
Five thousand and 00/100 DOLLARS & 00/100  
Mechanics Bank  
Member FDIC (Raw) *D.Lushov*  
412110203601219 041-317556#

08/01/11 1219 \$5,000.00

NEOVISION, LLC  
1221  
08/03/2011  
RECEIVED  
Information System \$ 392.73  
The hundred ninety-two and 73/100 DOLLARS & 00/100  
Mechanics Bank  
Member FDIC (Raw) *D.Lushov*  
412110203601221 041-317556#

08/05/11 1221 \$392.73

NEOVISION, LLC  
1223  
08/03/2011  
RECEIVED  
WOW Carpet Cleaning \$ 198.00  
The hundred ninety-eight and 00/100 DOLLARS & 00/100  
Mechanics Bank  
Member FDIC (Raw) *D.Lushov*  
412110203601223 041-317556#

08/24/11 1223 \$198.00

NEOVISION, LLC  
1225  
08/19/2011  
RECEIVED  
PG & E \$ 46.74  
Forty-six and 74/100 DOLLARS & 00/100  
Mechanics Bank  
Member FDIC (Raw) *D.Lushov*  
412110203601225 041-317556#

08/17/11 1225 \$46.74

Please refer to Important Information on page 2







H

0702 P P  
EO-2

CD 09/09 1 0000 589 958 002455 #001 AV.0.340

MARK KESEL  
1025 SOLANO AVE  
ALBANY CA 94706-1617

## Your Bank of America Prima Account Statement

Statement Period:  
July 30 through August 31, 2011

Account Number: 07021-61806

At Your Service  
Call: 510.649.6600

Written Inquiries  
Bank of America  
Albany Branch  
PO Box 37176  
San Francisco, CA 94137-0176

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### Summary of Your Prima Interest Checking Account

Beginning Balance on 07/30/11	\$81.61
Ending Balance	\$81.61

Number of ATM withdrawals and transfers	0
Number of purchase transactions	0
Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

California

Page 1 of 2



# Bank of America

0702 P P  
E0-2

CD 09/02 1 0000 653 179 017150 #001 AV 0.340

MARK KESEL  
1025 SOLANO AVE  
ALBANY CA 94706-1617

## Your Bank of America Prima Account Statement

Statement Period:  
July 27 through August 26, 2011

Account Number: 07028-01795

At Your Service  
Call: 510.849.6600

Written Inquiries  
Bank of America  
Albany Branch  
PO Box 37176  
San Francisco, CA 94137-0176

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### Summary of Your Prima Interest Checking Account

Beginning Balance on 07/27/11	\$379.63
Ending Balance	\$379.63

Number of ATM withdrawals and transfers	0
Number of purchase transactions	0
Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

California

Page 1 of 2